

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for analyzing a loan pool wherein the loan pool includes at least one loan having an associated property, the method comprising:
 - accessing a database storing an electronic record of ~~[[the]]~~ a securitized loan pool with an electronic record of at least one loan having an associated at least one characteristic;
 - receiving a selection of at least one risk filter associated with the at least one characteristic;
 - applying the selected at least one risk filter to the electronic record of the loan pool;
 - ~~[[and]]~~
 - displaying each of the at least one loans having the characteristic of the at least one applied risk filter; and
 - providing a loss mitigation action for the securitized loan pool based on an assessment of each of the at least one loans having the characteristic of the at least one applied risk filter.
2. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one source characteristic.
3. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one status characteristic.
4. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one mortgage loan terms characteristic.
5. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one property characteristic.
6. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one borrower characteristic.

7. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one servicing issue characteristic.

8. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one loan history characteristic.

9. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one mortgage insurer characteristic.

10. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one loss exposure characteristic.

11. (Original) The method of claim 1 wherein the at least one risk filter includes at least one means for filtering the electronic record of the loan pool to identify each at least one loan with at least one recovery characteristic.

12. (Original) The method of claim 1 wherein the at least one risk filter includes at least one unusual delinquency string filter to identify each at least one loan with an unusual string characteristic.

13. (Original) The method of claim 12 wherein the at least one unusual delinquency string filter includes a current to 90 days delinquent unusual delinquency string filter, a current to foreclosure unusual delinquency string filter, a current to REO unusual delinquency string filter, a foreclosure to 90 days delinquent unusual delinquency string filter, a foreclosure to 60 days delinquent unusual delinquency string filter, a foreclosure to 30 days delinquent unusual delinquency string filter, a REO to 90 days delinquent unusual delinquency string filter, a REO to 60 days delinquent unusual delinquency string filter, and a REO to 30 days delinquent unusual delinquency string filter.

14. (Currently Amended) A method for analyzing an electronic record of a loan pool wherein the loan pool includes an electronic record of at least one loan having an associated property, the method comprising:

obtaining an estimated liquidation time between a last interest paid date for the at least one loan and a receipt of a net proceeds from a sale of the property, wherein the operation of obtaining an estimated liquidation time includes applying a liquidation time value decision tree;

associating the estimated liquidation time with the electronic record of the at least one loan; and

applying at least one liquidation time filter to the electronic record of the loan pool to identify each at least one loan with a specified estimated liquidation time.

15. (Canceled)

16. (Currently amended) The method of claim ~~[[15]]~~ 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a first time factor to account for a payment plan associated with the at least one loan;

wherein the operation of associating further includes associating the first time factor with the electronic record of the at least one loan; and

wherein the operation of applying includes applying a payment plan liquidation time filter to identify each at least one loan with a specified first time factor to account for a payment plan.

17. (Original) The method of claim 16 further including the operation of applying the payment plan liquidation time filter to identify each at least one loan that exceeds the specified first time factor.

18. (Original) The method of claim 16 wherein the operation of obtaining a first time factor to account for a payment plan includes:

determining an end date for the payment plan;

determining a current date;

subtracting the current date from the end date for the payment plan; and

wherein the operation of subtracting generates the first time factor to account for a payment plan.

19. (Currently amended) The method of claim ~~[[15]]~~ 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a second time factor to account for a bankruptcy proceeding associated with the at least one loan;

wherein the operation of associating further includes associating the second time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a bankruptcy liquidation time filter to identify each at least one loan with a specified second time factor to account for a bankruptcy.

20. (Original) The method of claim 19 further including the operation of applying the bankruptcy liquidation time filter to identify each at least one loan that exceeds the specified second time factor.

21. (Original) The method of claim 20 wherein the operation of obtaining a second time factor to account for a bankruptcy proceeding associated with the at least one loan includes:

determining whether a chapter thirteen bankruptcy proceeding, a chapter seven bankruptcy proceeding, a chapter twelve bankruptcy proceeding, or another chapter bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to three months if the chapter thirteen bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to six months if the chapter seven bankruptcy proceeding is associated with the at least one loan;

setting the second time factor to twelve months if the chapter eleven bankruptcy proceeding is associated with the at least one loan; and

setting the second time factor to three months if another bankruptcy proceeding or an unidentified bankruptcy proceeding is associated with the at least one loan.

22. (Currently amended) The method of claim ~~[[15]]~~ 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a third time factor to account for litigation associated with the at least one loan;

wherein the operation of associating further includes associating the third time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a litigation liquidation time filter to identify each at least one loan with a specified third time factor to account for litigation.

23. (Original) The method of claim 22 further including the operation of applying the litigation liquidation time filter to identify each at least one loan that exceeds the specified third time factor.

24. (Original) The method of claim 23 wherein the operation of obtaining a third time factor to account for litigation associated with the at least one loan includes:

determining if there is litigation associated with the at least one loan, and

setting the third time factor to twelve months if there is litigation associated with the at least one loan.

25. (Currently amended) The method of claim ~~[[15]]~~ 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a fourth time factor to account for foreclosure proceedings associated with the at least one loan;

wherein the operation of associating further includes associating the fourth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a foreclosure liquidation time filter to identify each at least one loan with a specified fourth time factor to account for foreclosure proceedings.

26. (Original) The method of claim 25 further including the operation of applying the foreclosure liquidation time filter to identify each at least one loan that exceeds the specified fourth time factor.

27. (Original) The method of claim 25 wherein the operation of obtaining a fourth time factor to account for foreclosure proceedings associated with the at least one loan includes:

- determining a foreclosure start date;
- determining a current date;
- subtracting the foreclosure start date from the current date; and
- wherein the operation of subtracting yields the fourth time factor.

28. (Currently amended) The method of claim ~~[[15]]~~ 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a fifth time factor to account for a delinquency status of the at least one loan;

wherein the operation of associating further includes associating the fifth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a delinquency liquidation time filter to identify each at least one loan with a specified fifth time factor to account for delinquency status.

29. (Original) The method of claim 28 further including the operation of applying the delinquency liquidation time filter to identify each at least one loan that exceeds the specified fifth time factor.

30. (Original) The method of claim 28 wherein the operation of determining a fifth time factor to account for a delinquency status of the at least one loan includes:

- determining whether the at least one loan has a delinquency status of current, 30 days delinquent, 60 days delinquent, or 90 days delinquent;
- setting the fifth time factor to two months if the delinquency status is 30 days delinquent;
- setting the fifth time factor to one month if the delinquency status is 60 days delinquent;

setting the fifth time factor to zero months if the delinquency status is 90 days delinquent;

and setting the fifth time factor to three months if the delinquency status is current.

31. (Currently amended) The method of claim [[15]] 14 wherein the operation of applying a liquidation time value decision tree includes obtaining a sixth time factor to account for a marketing period to sell the property;

wherein the operation of associating further includes associating the sixth time factor with the electronic record of the at least one loan; and

wherein the at least one liquidation time filter includes a marketing period liquidation time filter to identify each at least one loan with a specified sixth time factor to account for a marketing period.

32. (Original) The method of claim 31 further including the operation of applying the marketing period estimated liquidation time filter to identify each at least one loan that exceeds the specified sixth time factor.

33. (Original) The method of claim 31 wherein the operation of determining a sixth time factor to account for a marketing period to sell the property includes:

determining if an eviction is required;

adding two months to the sixth time factor if the eviction is required;

determining if the property is a co-op;

adding three months to the sixth time factor if the property is a co-op;

determining if the property is located in a depressed region;

adding twelve months to the sixth time factor if the property is in a depressed region;

determining if the property is in bad condition;

adding six months to the sixth time factor if the property is in bad condition;

determining if the property has a value that exceeds a specified value; and

adding two months to the sixth time factor if the property value exceeds the specified value.

34. (Original) A method for analyzing an electronic record of a loan pool wherein the loan pool includes an electronic record of at least one loan having an associated property, the method comprising:

obtaining an estimated financial outcome for each of the at least one loans;

associating the estimated financial outcome with the electronic record of each of the at least one loans; and

applying at least one estimated financial outcome filter to the electronic record of the loan pool to identify each of the at least one loans with a specified financial outcome.

35. (Original) The method of claim 34 wherein the operation of obtaining an estimated financial outcome for each of the at least one loans includes:

obtaining an estimated value for a property associated with each of the at least one loans;

obtaining an estimated net proceeds amount from a sale of the property associated with each of the at least one loans;

obtaining an estimated liquidation time between a last interest paid date for each of the at least one loans and a receipt of the net proceeds from the sale of the property associated with each of the at least one loans;

obtaining an estimated total debt amount for each of the at least one loans; and

deriving the difference between the estimated net proceeds and the estimated total debt to yield an estimated financial outcome from the sale of the property associated with each of the at least one loans.

36. (Original) The method of claim 34 further including the operations of:

obtaining a probability of loss for each of the at least one loans; and

applying at least one probability of loss filter to the electronic record of the loan pool to identify each of the at least one loans with a specified probability of loss.

37. (Original) The method of claim 35 further including:

obtaining an original appraisal value for the property;

subtracting the estimated value of the property from the original appraisal value;

dividing the result from the operation of subtracting to obtain an estimated decline; and

identifying each of the at least one loans with a specified estimated decline.

38. (Original) The method of claim 35 further including:

obtaining an original balance for each of the at least one loans;

dividing the estimated financial outcome for each of the at least one loans by the original balance for each of the at least one loans to obtain an estimated loss severity for each of the least one loans; and

identifying each at least one loan with a specified estimated loss severity.

39. (Canceled)

40. (Canceled)

41. (Original) A computer readable medium containing instructions which, when executed, perform the method of claim 1.

42. (Original) A computer readable medium containing instructions which, when executed, perform the method of claim 14.

43. (Original) A computer readable medium containing instructions which, when executed, perform the method of claim 34.

44. (Canceled)

45. (New) The method of claim 1 wherein the operation of providing a loss mitigation action for the securitized loan pool comprises providing for adding the at least one loan to a watch list indicating that the at least one loan has at least one characteristic presenting a risk of a financial loss.

46. (New) The method of claim 45 further comprising providing an indication from a third party that the at least one loan presents a risk of financial loss.

47. (New) The method of claim 1 further comprising providing for adding the at least one loan to a listing of loans having one or more characteristics indicating a risk of financial loss for the securitized loan pool.